

together with all buildings and other improvements, electric, gas, water, heating and plumbing fixtures and apparatus, rights, ways, easements, appurtenances, rents and profits; to have and to hold the same unto the Mortgagee, its successors and assigns, in fee simple;

PROVIDED, however, that if the Mortgagor, or the heirs, devisees, executors, administrators, successors or assigns of the Mortgagor, shall make or cause to be made all payments as hereinafter covenanted and shall comply with all covenants herein, then this mortgage shall be void;

AND PROVIDED, further, that until default the Mortgagor may retain possession of the mortgaged property and receive the rents and profits therefrom;

AND the Mortgagor, for the Mortgagor and the heirs, devisees, executors, administrators, successors and assigns of the Mortgagor, covenants with the Mortgagee, its successors and assigns, as follows: (1) that the Mortgagor will pay or cause to be paid to the Mortgagee, its successors or assigns, the principal debt hereby secured, together with interest thereon from the date hereof, at the rate of **Six (6%)** per cent per annum, computed by the calendar month, in installment payments of at least **Fifty-Six Dollars and Forty-Three**

**Cents** Dollars ( **\$56.43** ) each, on or before the **Twenty-Fifth**

day of every calendar month, beginning on **December 1959**, and continuing until all the principal debt and interest shall be paid; (2) that in addition to and together with each monthly installment payment to be made by the Mortgagor as aforesaid, the Mortgagor at the same time will pay or cause to be paid to the Mortgagee, its successors or assigns, the equivalent, as estimated by the Mortgagee, its successors or assigns, of one-twelfth of the annual taxes on the mortgaged property next to become due, plus the equivalent, as estimated by the Mortgagee, its successors or assigns, of one month's proportionate part of the insurance premiums next to become due for the fire and extended coverage insurance to be carried on the buildings on the mortgaged property, in order to enable the Mortgagee, its successors or assigns, to pay for the Mortgagor the said annual taxes and the said insurance premiums, as the same shall become due, from the funds so received from the Mortgagor in advance; and if the funds so received from the Mortgagor in advance shall be found to be insufficient to pay the said annual taxes and the said insurance premiums in full, when the same shall become due, the amount of such deficiency will thereupon be paid or caused to be paid by the Mortgagor to the Mortgagee, its successors or assigns; and if the funds so received from the Mortgagor in advance shall be found to be greater than the amounts which shall actually be paid by the Mortgagee, its successors or assigns, for the Mortgagor in full payment of the said annual taxes and the said insurance premiums, when the same shall become due, the amount of such excess shall be credited by the Mortgagee, its successors or assigns, on subsequent monthly payments to be made by the Mortgagor to the Mortgagee, its successors or assigns; (3) that the Mortgagor will keep the buildings on the mortgaged property insured against loss by fire, and with extended coverage, by insurance companies acceptable to the Mortgagee, its successors or assigns, for at least as much as the unpaid balance of mortgage indebtedness, with loss payable to the Mortgagee, its successors or assigns, as interest may appear, and the Mortgagee, its successors or assigns, shall hold the policies of insurance during the existence of the mortgage indebtedness; (4) that the Mortgagor will maintain and keep the mortgaged property in good order and repair, without waste or impairment; (5) that the Mortgagor will pay or cause to be paid, when due, all ground rents, insurance premiums, maintenance and repair costs, taxes, water and sewerage disposal rents, and other charges, levies and assessments chargeable against the mortgaged property, and if the Mortgagor shall fail to pay or cause the same to be paid when due, the Mortgagee, its successors or assigns, may pay the same for the Mortgagor, and any amounts paid by the Mortgagee, its successors or assigns, in exercise of this right may be added to the unpaid balance of the principal debt hereby secured, shall bear interest from the date of payment at the same rate as the principal debt, and shall be collectible as part of the mortgage indebtedness and in the same manner; (6) that the Mortgagor may at any time prepay any amount on the loan hereby secured, but the Mortgagee, its successors or assigns, may require the payment of not more than six months' interest on the amount of any prepayment when the aggregate amount of such pre-